

CARD Bank opens 2nd Islamic banking

CARD MRI Founder and CARD Bank Chairman Dr. Jaime Aristotele B. Alip, BSP Senior Assistant Governor Atty. Arifa Ala, Bangsamoro Board of Investment Chairman Mohamad Omar Pasigan, CARD MRI Managing Director Aristeo Dequito, CARD Bank President and CEO Marivic M. Austria, CARD MRI advisers, executives, staff, and clients, graced the opening of the new Islamic banking branch along Narciso Ramos Highway, Biaba Damag, Marawi City. The branch aims to provide Shari'ah-compliant services to promote financial inclusion among Muslim communities in the region.

CARD Bank officially opened its second Islamic banking branch in Marawi City, Lanao del Sur, on November 24, 2025. The Marawi Islamic branch is designed to provide financial services accessible to all, in accordance with Shari'ah principles, and to address the needs of Muslim communities.

The opening of this branch follows the successful establishment of CARD Bank's first Islamic banking branch in Cotabato City on January 22, 2024, which paved the way for broader financial inclusion in areas with significant Muslim populations.

According to

CARD MRI Founder and CARD Bank Chairman Dr. Jaime Aristotele B. Alip, "The opening of this branch is more than just the construction of a bank. It is proof that every corner of the country deserves services that meet the dreams and needs of its communities. In BARMM, we have witnessed the courage, faith, and hope of our Muslim brothers and sisters. It is only fitting that we bring services here that foster development rooted in their culture and beliefs."

Shari'ah-compliant services

The branch will strictly implement Shari'ah guidelines to ensure that every transaction aligns with religious principles. It offers various Wadiah deposit accounts for safe, transparent, and reliable savings, including Wadiah Basic Savings, Wadiah Regular Savings, and Wadiah ATM Savings.

To meet livelihood needs, the branch provides Shari'ah-compliant financing products, including Murabahah, Mudarabah, and Musharakah for Micro-Agri and Micro-Enterprise, as well as Murabahah 2 for Supplemental Commodity Financing. Ijarah is also offered for motorcycle and vehicle leasing. All products are designed to support clients' livelihoods



without conflicting with their religious beliefs.

Underscoring the significance of this expansion, Bangsamoro Board of Investments Chairman (BBOI) Mohamad Omar Pasigan emphasized, "The opening of the second Shari'ah-compliant branch in BARMM is clear proof that there is space for services that truly respond to the needs of the Muslim community. It creates greater opportunities for families and entrepreneurs in the region."

Expanding financial inclusion in Muslim communities

CARD Bank's move into Islamic banking responds to the call of Muslim communities for financial services that reflect their faith. In BARMM, many families remain unbanked due to the lack of

culturally and religiously aligned services.

Through Shari'ah-compliant banking, women, small entrepreneurs, and Muslim households gain equal access to safe, fair, and affordable financial services. It is a crucial step toward more resilient and sustainable livelihoods in the region.

To ensure the proper and sensitive implementation of Islamic banking, CARD Bank collaborated with Islamic finance and Shari'ah advisory experts. With their guidance, the services are reliable, compliant, and respectful of clients' culture and beliefs. This collaboration is part of the bank's long-term goal to provide community-centered services.

The Islamic Banking branch began

operations with 1,307 clients, of whom 1,246 have financing. These clients were originally CARD, Inc. Paglambo clients, who later transitioned to Islamic banking.

According to CARD Bank President and CEO Marivic M. Austria, "This second Islamic banking branch proves that inclusive development is possible when services are brought closer to communities. By engaging with leaders and families in BARMM, we believe that every Filipino, regardless of religion or origin, has the right to progress. It is what we continue to advocate."

The branch's opening was highlighted by an opening prayer and ribbon-cutting ceremony attended by CARD MRI Founder and CARD Bank Chairman Dr. Jaime Aristotele B. Alip, BSP Senior Assistant Governor Atty. Arifa Ala, Bangsamoro Board of Investment Chairman Mohamad Omar Pasigan, CARD MRI Managing Director Aristeo Dequito, CARD Bank President and CEO Marivic M. Austria, consultants, institutional heads, staff, and clients.

The new branch is located along Narciso Ramos Highway, Biaba Damag, Marawi City. Aside from Islamic financing, CARD Bank continues to provide not only financial products in its conventional banking branches but also access to microinsurance, business development, marketing support, education, health programs, and other services for Filipino families.

For more information, visit CARD Bank's official website at cardbank.ph.

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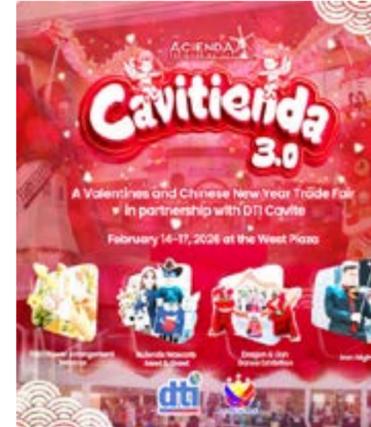
CALABARZON teachers clinch top spots in LEPT 2025

PGC Medical mission expands access to healthcare in GMA



The DA-ATI CALABARZON, led by Dr. Rolando V. Maningas, RAg, together with the Management Committee, paid a courtesy call at the DA-ATI Central Office as part of continuous coordination and institutional collaboration. The visit served as a platform to strengthen partnerships, align priorities, and foster a unified direction in the implementation of agricultural extension programs.

During the meeting, Dr. Maningas presented the proposed plans, key strategies, and priority programs of DA-ATI CALABARZON for 2026. These initiatives focus on enhancing capacity-building efforts, improving service delivery, and strengthening support for farmers, fisherfolk, and other stakeholders in the region. The discussion highlighted the shared commitment of both offices to advancing sustainable and inclusive agricultural development.



DTI Cavite's Cavitienda 3.0 Lights Up Acienda West Plaza this Valentine Season

Silang, Cavite — The Department of Trade and Industry (DTI) Cavite, in partnership with Acienda Designer Outlet, is set to stage Cavitienda 3.0, a four-day market and lifestyle event showcasing Cavite's vibrant micro, small, and medium enterprises (MSMEs) from February 14 to 17, 2026 at the West Plaza, Acienda Designer Outlet in Silang, Cavite.

Designed as both a shopping destination and a cultural experience, Cavitienda 3.0 invites the public to celebrate love, creativity, and local

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DA-ATI CALABARZON 1st General Staff Meeting



DA-ATI CALABARZON successfully conducted its 1st General Staff Meeting for Fiscal Year 2026, marking a pro-

active and purposeful start to the Center's annual operations. The meeting served as an important platform to align direc-

tions, reinforce shared responsibilities, and ensure the timely and well-coordinated implementation

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Expanding digital solutions: LANDBANK enables fully digital loan processing for SSS members



LANDBANK and the Social Security System (SSS) have strengthened their long-standing partnership with the introduction of the SSS Loan Lite Program, a micro-loan facility powered by LANDBANK's fully digital platform.

LANDBANK President and CEO Lynette V. Ortiz and SSS President and CEO Robert Joseph Montes de Claro formalized the initiative during the signing of a Memorandum of Understanding (MOU) on 11 December 2025 at the SSS

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Imus City Council approves measures to enhance public services



Cayetano-led Minority Bloc presses full transparency on 2026 budget amendments

PhilHealth Implements One-Time Interest Waiver to Help Employers and Members Settle Contributions

DENR CALABARZON CARRIES 2025 SUCCESS, BUILDS 2026 PRIORITIES



The Department of Environment and Natural Resources Region IV-A (CALABARZON), under the leadership of Regional Executive Director Nilo B. Tamoria, presented its 2025 accomplishments as foundation for building the Regional Department's

2026 priorities during the New Year's Call held on January 12, 2026 at the DENR CALABARZON Regional Office, Brgy. Mayapa, Calamba City, Laguna.

The event served as an avenue to recognize the unwavering commit-

ment, integrity, and dedication of the entire DENR CALABARZON workforce in successfully achieving the implementation of various programs, activities, and initiatives in 2025 towards a proactive, science-driven, and people-centered leading envi-

ronmental agency.

Aligned with the priority thrusts of DENR Secretary Raphael P.M. Lotilla, Dir. Tamoria calls for a renewed culture of collaboration and innovation anchored in the core values of service and accountability, encouraging

every office to bridge gaps and share resources.

In his address, the Regional Department Head also set the following directions and priorities for 2026:

- Strengthening Governance, Policy Coherence, and Institutional Accountability;
- Institutionalization of Nature-Based Solutions and Cumulative Impact Assessment;
- Climate-Responsive Infrastructures and Multi-Purpose Water Resource Management;
- Intensify Environmental Law Enforcement and Regulatory Control;
- Strengthen Protection of the Upper Marikina River Basin Protected

Landscape and Other Critical Zones;

- Digital Transformation, Data Integration, and Decision-Support Systems;
- Disaster Preparedness, Climate Resilience, and Emergency Response;
- Human Resource Development and Organizational Capability Building;
- Strengthen Partnerships, Public Engagement, and Reputation Management;
- Institutionalization of Core HR and Administrative Systems;
- Office Building Improvement and Workplace Safety; and
- Resource and Cost Efficiency Measures



POINT OF VIEW

Tech giant to showcase refrigerator powered by Google AI next month

SEOUL – Samsung Electronics said Sunday it plans to showcase a premium refrigerator featuring Google's artificial intelligence (AI) model, Gemini, which can recognize food items stored inside through a built-in camera. The South Korean tech giant said it will unveil the new Bespoke AI refrigerator in the United States during the First Look event ahead of CES, which will kick off next month in Las Vegas.

It is the first home appliance equipped with Gemini.

Samsung said the new refrigerator can identify a far wider range of food products than previous models, which were limited to recognizing dozens of items.

The data will help consumers better manage their ingredients, with Gemini recommending recipes or assisting with grocery shopping. Gemini will be applied to Samsung's wine refrigerators, enabling the appliances to recognize labels and provide stored bottle lists to users.

"Advanced AI vision enabled through collaboration with Google will help Samsung offer a distinctive food experience," said Moon Jong-seung, head of Samsung's digital appliances division.

PHILHEALTH...

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PhilHealth welcomes the directive of President Ferdinand R. Marcos Jr. to implement a one-time waiver program for incurred interests from missed premium payments. This is a concrete measure to help employers, self-employed individuals, and other covered members settle long-standing contribution obligations and restore good standing with the National Health Insurance Program.

The waiver policy underscores the administration's commitment to fairness, economic recovery, and sustained access to healthcare by addressing the accumulated burden of interest arising from missed premium payments.

To provide clarity, the one-time waiver applies strictly to interest charges, and does not cover unpaid premium contributions. The policy is designed to assist employers and self-employed individuals whose arrears have ballooned primarily because of compounded interest,

while ensuring continuous delivery of benefits of employees and members of PhilHealth. To further ease the financial burden on covered entities, PhilHealth is providing a one-year settlement window from the effectivity of the Circular, during which outstanding premium contributions may be paid. Employers who settle earlier within the prescribed period may qualify for greater reductions in interest, including partial or full waiver, depending on the length of the payment term.

For the employed sector, the guidelines for availing waiver will be published soon. Meanwhile, the detailed implementing mechanics for the self-employed sector are being finalized and will be issued separately to ensure proper guidance and orderly implementation.

As part of the program safeguards, employers availing of the one-time waiver are required to register their employees under the Yaman ng Kalusugan Program (YAKAP)

DA-ATI...

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of programs and activities for the year ahead.

To kick off the activity, an Affirmation and Vision Wall exercise was conducted to encourage reflection, openness, and a shared sense of purpose among the staff. Facilitated by Assistant Center Director Sherylou C. Alfaro, the activity set a positive and grounding tone for the discussions, highlighting the importance of honest reflection, generous sharing of insights, and building a collective vision for public service.

The General Staff Meeting was presided over by Center Director Dr. Rolando V. Maningas, RAgr, who emphasized the importance of trust, integrity, and being instrumental in serving stakeholders and the public. He underscored that 2026 presents both challenges and opportunities that call for clarity of direction, ac-

EXPANDING...

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Main Office in Quezon City, alongside former LANDBANK Executive Vice President Leila C. Martin and SSS Executive Vice President Elvira Alcantara-Resare.

"This relationship has deepened and intensified through the years, and that is really because, from LANDBANK and SSS' move towards expanding our mandate, we are very much aligned. This new product clearly is something that is going to be a game changer, even for us. And what we are really hoping to bring to the table, will be all our digital solutions, to make loans and credit facilities available in a more accessible, efficient way," said LAND-

and ensure completion of the First Patient Encounter (FPE), in line with PhilHealth policy. This requirement reinforces the intent of the waiver—not only to recover missed contributions, but also to connect workers and their families to accessible primary care services

PhilHealth encourages all eligible employers and members to take advantage of this limited,

countability, and a strong commitment to service excellence.

Key agenda items included the strategic roadmap for the 1st Quarter, organizational updates on committee memberships and focal person designations, and preparations for major institutional activities such as the ATI 39th Anniversary celebration, the Luzon Cluster B Sportsfest, ATIEA-related matters, and other administrative concerns. These discussions aimed to strengthen internal coordination and ensure that all initiatives remain aligned with ATI's mandate.

With a clear vision, shared values, and a committed workforce, DA-ATI CALABARZON moves forward in FY 2026 ready to deliver responsive, citizen-centric, and impactful agricultural extension services.

BANK President Ortiz.

Under the agreement, LANDBANK will provide the digital infrastructure designed for speed, convenience, and security, which enables SSS members to apply for loans anytime and anywhere through the LANDBANK Mobile Banking App. The platform features automated eligibility checks, streamlined loan processing, and fast crediting of loan proceeds to the their LANDBANK account—even beyond banking hours. This provides easy access to short-term financial assistance and reinforces both institutions' commitment to digital innovation and financial inclusion.

one-time opportunity, and advises the public to await official announcements for further details on implementation timelines and payment arrangement options, particularly for the self-employed sector.

For accurate information and updates, the public is urged to follow PhilHealth's verified communication channels.

#MyPhilHealth #SagotKaNgPhilHealth

DTI...

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entrepreneurship this Valentine season. Visitors can browse and purchase unique Cavite-made products, including handmade charms, artisan crafts, food items, and Valentine's gift ideas from participating local merchants.

Beyond shopping, the event offers a full-day lineup of engaging activities. Guests can enjoy live music performances, interact with the beloved Acienda Mascots, and witness a traditional Chinese & Lion Dance Exhibition that highlights cultural her-

CAYETANO...

FROM PAGE 1

The Senate Minority bloc led by Senator Alan Peter Cayetano on Tuesday demanded full transparency in the handling of amendments to the proposed 2026 national budget, warning that unclear authorship of major realignments undermines the integrity of the deliberations.

During the period of amendments for House Bill No. 4058 under Committee Report No. 18 or the General Appropriations Bill (GAB) for F.Y. 2026 on December 2, Cayetano questioned the appearance of several large adjustments in the committee report without the identities of individuals who proposed them.

"Either we believe in transparency or not. So if we're going to ask members now to propose their individual [amendments], maliit iyon... Hindi ba dapat malaman natin kung sino ang nag-propose ng mga ito at ang proseso ng pag-a-approve nito?" he said.

Senator Sherwin "Win" Gatchalian, the sponsor of the budget, explained that the committee report itself represents the committee's amendments to the House version of the GAB, with any subsequent changes falling under individual amendments.

Cayetano pointed out that the chamber still needs clarity on who introduced the major adjustments contained in the committee report, noting that none of the matters raised over the Senate's 11 days of interpellations appeared in the amendments.

"If you're saying now na ito na rin y'ung amendments from the

itage. Attendees will also have the chance to meet Cavitienda's featured influencers and content creators during a special meet-and-greet session. As an added treat, the public is invited to join a FREE flower arrangement workshop, where participants can learn floral design tips just in time for Valentine's Day.

Visitors, couples, families, and shoppers are encouraged to drop by, support local businesses, and experience Cavite's best in one vibrant venue.

House, I want to point out that parang nabale-wala y'ung interpellation. Having said that, kung ito na y'ung sa House, in the spirit of transparency, I'd like to know who moved [for them]," he said.

Minority 'all the way' in pushing reforms

In a media interview the same day, the Minority Leader also raised the issue of unprogrammed funds, noting that despite earlier discussions that these funds should be avoided due to uncertainty in revenue projections, the committee report still retained a significant amount.

"Since 2023 budget, ang problema natin ay y'ung unprogrammed funds. Pero dito sa version natin meron pa rin. Bakit hindi na lang tangalin Yun?" he said.

He cautioned against passing a budget without fully addressing these issues, saying it would complicate reforms and weaken public confidence.

"Given not only the stigma, the flood control, and also itong unprogrammed funds, kailangan himayin because this is another animal. Until we figure this out may magiging lamat pa rin itong budget na ito," he said.

Cayetano emphasized that the Minority Bloc is committed to supporting reforms that ensure accountability in the 2026 budget.

"We want to go all the way with the reforms...Anything that's reformative, anything na dapat ipagbawal, anything that can lead to resolve the present problems ng ating bansa, gusto ng Minority iyon," he said.

CALABARZON...

CALAMBA CITY, Laguna (PIA) — Aspiring teachers from the CALABARZON region swept the top rankings in the September 2025 Licensure Examination for Professional Teachers (LEPT).

Last December, the Professional Regulatory Commission (PRC) released the list of topnotchers and passers during the recent LEPT.

Meanwhile, the Commission of Higher Education (CHED) CALABARZON released a scaled-down list of topnotchers, highlighting takers who graduated from the region's Higher Education Institutions (HEIs).

Stephanie Alyssa M. Llandonez of the Philippine Normal University South Luzon ranked fifth among this year's takers with a score of 93.20 percent, while Sarrah Lynn N.

Cedeño of the University of Perpetual Help System Laguna ranked eighth with a score of 92.60 percent among the takers of the LEPT Elementary Level.

Also included in the top examinees for the LEPT Secondary Level were Joseph Matthew Delmiguez of the University of the Philippines Los Baños (UPLB) and Exequiel Bagtidon of the Batangas State University (BatStateU) – Lipa Campus. Delmiguez and Bagtidon both ranked tenth in the country with a score of 93.00 percent.

Among the top performing schools was Batangas State University – Batangas City campus, which had 100 or more examinees and with at least 87 percent passing average.

The LEPT is a mandatory examina-

Cavite gov't sustains health drive with medical, dental mission in Trece Martires City

TRECE MARTIRES CITY, Cavite (PIA) — The Provincial Government of Cavite (PGC) reinforced its commitment to accessible healthcare as it kicked off the year with a medical and dental mission held on January 8 in Barangay Cabezas.

The outreach activity benefited a total of 582 residents, with 379 individuals receiving medical consultations and 49 availing of dental services. As part of the comprehensive healthcare assistance, diagnostic services were also provided, including 100

fasting blood sugar (FBS) tests, 32 electrocardiogram (ECG) procedures, and 22 X-ray examinations.

Patients were likewise given free prescribed medicines to support their treatment and recovery.

The mission was made possible through the collaborative efforts of healthcare professionals from the General Emilio Aguinaldo Memorial Hospital (GEAMH) and the Office of the Provincial Governor (OPG) medical mission team, who delivered essential medical and dental care to the

DENR-BMB: Natural capital accounting system vital in sustaining biodiversity protection

QUANG NINH, Viet Nam (PIA) — The Department of Environment and Natural Resources–Biodiversity Management Bureau (DENR-BMB) has highlighted its natural capital accounting tool as a vital mechanism for managing and addressing threats to protected conservation areas in the Philippines and the wider region.

Ryan Cuanan, supervising ecosystems management specialist and chief of the National Parks Division of DENR-BMB, presented the "Sukat ng Kalikasan" (SNK)

level and helps bridge gaps in conservation, planning, and management by applying the necessary analysis and integrating conservation values," Cuanan said.

The SNK tool guides government agencies in interpreting local environmental assessments and strengthens the integration of scientific analysis into decision-making. It also serves as a reference for private stakeholders interested in partnering with protected area management offices for administrative and operational needs.

"We aim to recognize that the environment is as important to society and the economy. Sukat ng Kalikasan serves as a guide in interpreting the various assessments conducted at the local

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tion administered by the Professional Regulation Commission (PRC) for individuals aspiring to become professional teachers in the Philippines.

In a social media post, CHED CALABARZON congratulated the newly-licensed teachers. "We celebrate this exceptional milestone with you and look forward to the impactful contributions you will make in the field of [Professional Teaching]."

The Licensure Examination for Professional Teachers is a nationwide test to qualify teachers aspiring to teach in the country.

In his 2025 State of the Nation Address (SONA), President Ferdinand Marcos Jr. noted a total of additional 60,000 teaching items in the entire country.



IMUS...

CITY OF IMUS, Cavite (PIA) — In a move to strengthen public service delivery and enhance the quality of life of Imuseños, the Imus City Council approved a total of 12 resolutions during its second regular session on January 12, 2026, advancing key initiatives in governance, education, health, and infrastructure development.

Among the major actions was the approval of the 2026 annual budgets of Barangays Maharlika and Medicion 2-E, which will serve as the framework for the implementation of their respective programs, projects, and basic services for the year.

The council also authorized City Mayor Alex "AA" L. Advincula to enter into partnership agreements with Emilio Aguinaldo College–Cavite, International Electronics and Technical Institute–Imus,

and Josiah Christian Values School. These agreements aim to support on-the-job training and work immersion opportunities for students, strengthening collaboration between educational institutions and the local government.

In support of digital transformation and healthcare services, the city government was likewise authorized to coordinate with the Department of Information and Communications Technology (DICT) for the rollout of an ICT capacity development program. Coordination with the Department of Health–CALABARZON was also approved for the implementation of the Specialist for the People (EPSB) Program at the Imus Hospital.

Several resolutions addressed infrastructure development and financial management concerns. These included

PGC...

On January 9, the Office of the Provincial Governor – Medical Mission Team, in collaboration with doctors and volunteers from the Office of the Provincial Health Officer (OPHO), conducted a medical mission in Barangay Aldiano Olaes, GMA, Cavite.

The activity served a total of 390 patients who were provided with comprehensive medical

consultations, physical examinations, and free medicines. Diagnostic services included fasting blood sugar (FBS) testing for 100 patients, 13 electrocardiogram (ECG) procedures, and 23 X-ray examinations.

The initiative was also supported by 5th District Board Member Aidel Belamide, who graced the activity, a testament to the contin-

ues, primarily government allocations, which are often limited and unpredictable," the ACB said in a project brief.

They add: "Protected areas require sustainable financing to support administration, maintenance of facilities and equipment, law enforcement, species and habitat monitoring, scientific research, outreach and awareness programs, and tourism management,"

The DENR-BMB committed to enhancing the Sukat ng Kalikasan tool to strengthen natural capital accounting and help address key challenges— particularly the financing gap—in ecosystem services valuation, and developing policy interventions for effective protected-area management in the country.

The studies further identified the need to develop carbon offsetting mechanisms and payment for ecosystem services programs, implement stricter regulation of resource extraction activ-

ued commitment of the Provincial Government and its healthcare arm to improving access to basic medical services. The strong cooperation among the organizers, healthcare professionals, volunteers, and the local community contributed significantly to the success of the activity and to the promotion of community health and well-being. — A. Sarte

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authorizing the mayor to sign a deed of donation for a parcel of land in Barangay Alapan 1-C, process building permit applications, enroll all Land Bank of the Philippines accounts of the city in the electronic banking system, and facilitate the refund of cash advances from Meralco-Bacoor.

In an effort to improve accessibility, the council declared the road connecting the New City of Imus Government Center to Avesta Residences in Barangay Malagasang 1-G a public road, ensuring better access and mobility for residents in the area.

According to the city government, the approved measures reflect its continued efforts to enhance public services, strengthen institutional partnerships, and promote sustainable development across Imus City.

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From youngster to mother: The cost of motherhood

Joan (not her real name) feared her parents' disapproval above all else. But unlike her past transgressions, this one will easily transform from a cutting reprimand from her parents to a life-changing journey.

At just 17 years old, she was about to become a mother.

"Ako po ay kinabahan dahil napaisip po ako kung ano po 'yung mangyayari sa akin at kung ano ang sasabihin sa akin ng parents ko. Kinabahan po kasi ako kasi hindi ko rin alam 'yung gagawin ko."

Once a subject for dramatic movie plotlines and teleseryes, adolescent pregnancy is now a lived reality in the Philippines. According to a 2021 Young Adult Fertility and Sexuality Study (YAFS) by the University of the Philippines Population Institute, 7.6 percent of girls aged 15 to 19 in the region have begun childbearing, with 6.1 percent becoming mothers at barely 16 years old.

Instead of applying to universities, Joan decided to break the news to her parents.

"Kinausap po sila ng mga kamag-anak namin na tanggapin na lang dahil magiging apo rin naman nila 'yung baby ko."

Getting pregnant at a very young age poses significant health risks for both mother and child. And in the Philippines, a conservative and predominantly Catholic country, the social consequences are just as heavy. These girls had to survive being the subject of judgment and gossip, carrying the weight of a scarlet letter that their community was quick to brand on them.

Marilyn Ogaya, Regional Director for the Commission on Population and Development (CPD) in CALABARZON, underscored the health, economic, and social risks that adolescent pregnancy poses to young girls.

"Physically, these children are not yet physically ready to carry a pregnancy to term, and as a result, these infants often fall short of ideal health indicators. It's a tragic cycle because these young mothers are not ready (since) they are essentially still babies themselves." Ogaya added that

the "Marites culture"—the pervasive phenomenon of gossiping and prying into the lives of others—is yet another hurdle for a young mother navigating an already judgmental environment.

"Kaya yung ibang batang babaeng nabuntis ay hindi na pumapasok [to school] dahil sila ay pinakukwentuhan, pinagti-tsisman kahit sa kanilang community. Isa talaga yan sa kultura nating mga Pilipino, lalo na kung bata ka at walang asawa."

According to a 2021 study by the University of the Philippines-Manila, World Vision Philippines, and World Vision Korea, adolescent pregnancy is a pressing health issue in the Philippines. For girls aged between 15 and 19, childbirth complications remain the leading cause of death. Fear, lack of parental support, and restricted access to maternal healthcare can lead them to resort to unsafe and illegal abortions.

Pressing health and economic issues

According to a 2020 Policy Brief by the United Nations Population Fund (UNFPA), the Philippines struggles with one of the highest rates of teenage pregnancy in the ASEAN region. The UNFPA estimates the country loses a staggering P33-billion annually in forgone earnings and lost opportunities.

President Ferdinand Marcos Jr. greenlit the Philippine Population and Development Plan of Action (PDP-POA) 2023-2028, establishing a strategic framework to address population issues. By aligning it with the Philippine Development Plan 2023-2028, the PDP-POA aims to usher in socioeconomic development and address population challenges.

Ogaya stressed that for a highly urbanized region like CALABARZON, the PDP-POA is essential in creating proactive population and reproductive health solution the community requires.

"Our goal here is to address population issues, like teenage pregnancy. Right now, we are conducting an assessment for the midterm results of our programs. Agencies and other sectors are working together

because one agency cannot do this alone."

The official added, "We hope to determine the root causes of our population issues through research."

Putting education first

The UNFPA described the delayed CSE implementation as a "missed opportunity" to provide the youth with accurate and age-appropriate sexual and reproductive health (SRH) education. (photo courtesy of UNICEF Data)

Under the Responsible Parenthood and Reproductive Health Act, the Department of Education (DepEd) is tasked with integrating an age and development-appropriate Comprehensive Sexuality Education (CSE) into the curriculum. Although the CSE was initially intended for integration into the K-12 curriculum, its rollout was pushed back due to opposition from various sectors.

The UNFPA described the delayed CSE implementation as a "missed opportunity" to provide the youth with accurate and age-appropriate sexual and reproductive health (SRH) education.

As an attached agency of the Department of Economy, Planning and Development (DepDev), the CPD fully supports integrating the CSE into the national curriculum.

"This is the age- and development-appropriate topics that we incorporate into the DepEd curriculum. We're not doing this to make the children curious. This is a preventive measure to help the children protect themselves."

The World Health Organization (WHO) also supports this strategy, noting that informed young people are more likely to delay sexual activity. With proper education, they are prepared to practice safer sex and navigate their sexual health and rights.

Furthermore, the CPD CALABARZON is partnering with State Universities and Colleges (SUCs)—Southern Luzon State University-Lucban, Laguna State Polytechnic University, University of Rizal System, Cavite State University, and the Batangas State University—to-

ward research-driven and data-based population and development strategies.

A regional Technical Working Group (TWG) was also established to determine the root causes of rising adolescent pregnancies and propose strategic solutions.

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Joan is finishing her studies to become a call center agent, a lucrative career in the country's bustling Business Process Outsourcing (BPO) industry. But as her time to give birth approaches, she admits that her outlook has shifted drastically.

"Pangarap ko ang makapagtapos ng pag-aaral para mabigyan ng

magandang kinabukasan ang anak ko. Dati po kasi 'yung pangarap ko nakatuon lang sa sarili ko, ngayon nakatuon na para sa kanya."

Motherhood may have forced her to grow up overnight, but Joan's dreams are similar to those of most 17-year old girls: to travel and explore the world.

One can still see traces of maturity and childlike hope in Joan's eyes. Forced into adulthood, she now carries an insight people twice her age may not yet have.

"Wag po sana nating sayangin ang pagkakataon na ibinigay sa atin." ("Let's not squander the chances given to us.") (PB-PIA CALABARZON)

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"Pangarap ko ang makapagtapos ng pag-aaral para mabigyan ng

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One can still see traces of maturity and childlike hope in Joan's eyes. Forced into adulthood, she now carries an insight people twice her age may not yet have.

"Wag po sana nating sayangin ang pagkakataon na ibinigay sa atin." ("Let's not squander the chances given to us.")

LTO clarifies ban on e-trikes, e-bikes in major roads not yet enforced in Calabarzon

LIPA CITY, Batangas (PIA) — The Land Transportation Office (LTO) Region IV-A clarified that the ongoing strict enforcement of the ban on electronic tricycle and electronic bicycle applies only to certain national roads in Metro Manila and in selected areas of Calabarzon, particularly those leading to Metro Manila.

Selected areas in Calabarzon, however, are included in the order. "Within the Calabarzon region, the area affected is Rizal—specifically Sumulong Highway, which I believe is included. As far as I know, that is the only one included for now, as some parts of these major roads connect to Metro Manila."

Although the use of these vehicles is not prohibited in the Calabarzon region, De Quiros emphasized that the agency's goal is to ensure that electric vehicles are properly registered, that drivers hold the appropriate licenses based on the vehicle category, and that all traffic regulations are strictly followed to help prevent accidents.

In a recent video statement, LTO Chief Assistant Secretary Markus Lacanilao reiterated that the current enforcement is the implementation of a long-standing policy, not the creation of a new restriction or ban. "This enforcement is based on general considerations of road safety.

These major roads are designed for faster and larger vehicles and are not suitable for e-trikes due to the speed of traffic flow, volume of vehicles using major roads, and the width of the roads. The use of slower and lighter vehicles in this type of roadways clearly poses a danger to all road users," Lacanilao said in a press release.

As guidance to the public, e-trikes are strictly not allowed along major highways in Metro Manila, including Epifanio de los Santos Avenue (EDSA), C-5 Road, Roxas Boulevard, and Quirino Ave to Magallanes—South Luzon Expressway (SLEX).

Those caught driving e-trikes in prohibited areas will face charges under Republic Act No. 4136, or the Land Transportation and Traffic Code, as well as Joint Administrative Order No. 2014-01. Meanwhile, LTO said it is ready to collaborate with local government units and industry sectors to establish safer and proper routes for e-trikes. While this order is ongoing, the public is urged to follow existing guidelines and cooperate with authorities to ensure the safe and smooth flow of traffic.



EDITORIAL: Unfounded allegations

WITH his Philippine passport now canceled by the Department of Foreign Affairs after the filing of various graft charges against him, the former chairman of the House Committee on Appropriations and resigned Ako Bicol Party-List Rep. Elizaldy Co must be worried sick about the prospect of deportation from his hiding place abroad to face justice in this country and spend the rest of his life in jail if found guilty.

The Office of the Ombudsman has filed graft and malversation of public funds cases against him and others over an allegedly irregular P289.5-million flood-control/road-dike project in Naujan, Oriental Mindoro.

He is also charged under Section 3(h) of the same law for allegedly receiving "unwarranted financial or pecuniary benefits."

But the former legislator and now wanted fugitive from the law appears unrepentant and wants to evade culpability for the charges against him by dragging no less than President Marcos Jr. and former House Speaker Martin Romualdez into the mess of his own making by claiming the two top officials allegedly received kickbacks from budget insertions for anomalous public works projects.

President Marcos Jr. and Rep. Romualdez have both stoutly denied Co's baseless allegations. While the President can defend himself should an impeachment complaint be filed against him, Leyte Rep. Romualdez, a lawyer and Constitutionalist, can defend himself in any judicial forum should formal charges be lodged against him.

As things now stand, Romualdez has already appeared before the Independent Commission for Infrastructure (ICI) The ad hoc body has no adverse finding against the former Speaker nor recommended the filing of charges against him.

In fact, there is no sworn testimony, document, or credible evidence that has directly linked Romualdez to any irregular flood control project transactions or kickbacks. He has repeatedly emphasized this and highlighted his clear conscience, which remains the foundation of his defense.

Romualdez has also declared his full cooperation with investigative bodies, appearing voluntarily before the ICI, remaining in the country, and submitting relevant documents and statements.

The former Speaker has also underscored his trust in the independence of the Ombudsman and fairness of the legal system.

Reaffirming faith in an impartial, thorough evaluation by constitutional bodies supports his stance that justice will prevail through evidence-based scrutiny, not political pressure.

In defending himself, Romualdez can challenge statements not made under oath or lacking evidence, as he has done regarding unsubstantiated allegations from contractor testimonies and accusations. His defense remains fact-driven, respectful of due process, and focused on legal arguments rather than emotions or political rhetoric.

MPT South Recommends: Summer Escapades in Tagaytay

turn right onto Tagaytay-Calamba Rd., drive straight until you reach Tagaytay, Cavite.

HOW TO GET THERE: Via CALAX, take the exit at Santa Rosa-Tagaytay Rd., turn right onto Tagaytay-Calamba Rd., drive straight until you reach Tagaytay, Cavite. 2) Food trip

Your Tagaytay food trip will never be completed without a satisfying bowl of the most famous Bulalo (beef shank soup). But have you also tried the 'rising star' dish in the city? The Sizzling Bulalo. This is one of the best sellers, aside from their lechon belly, of this new farm-to-table restaurant located near Tagaytay.

HOW TO GET THERE: via CALAX, take the exit at Santa Rosa-Tagaytay Rd., turn right onto Tagaytay-Calamba Rd., drive straight until you reach Tagaytay, Cavite 3) Staycation

Tagaytay has always been a perfect spot for cafes, thanks to its good weather and perfect scenic view of Taal Lake. Visit these fairly new Instagrammable cafes in the city, sip on their delicious beverages, and relax with its overlooking view.

HOW TO GET THERE: via CALAX, take the exit at Santa Rosa-Tagaytay Rd.,

LTO Calabarzon assures public of prudent, transparent use of 2026 budget

CALAMBA CITY, Laguna (PIA) — The Land Transportation Office (LTO) in the Calabarzon region has assured the public that its 2026 budget allocation will be spent prudently and transparently, in accordance with government rules and accountability standards.

In an interview with the Philippine Information Agency (PIA) Calabarzon, lawyer Patrick Peter Pol De Quiros, legal officer of LTO IV-A, said the agency ensured that all programs and activities for 2026 were carefully planned and duly approved.

"The funds of our agency—specifically all LTO expenditures—are based on and provided for in our Approved Plans and Programs, as reflected in our Annual Procurement Plan for 2026.

These include learning and development projects, as well as the agency's regular operational expenses necessary for our day-to-day functions and office requirements," De Quiros said. He added that the regional office, under the leadership of Regional Director Elmer Decena, strictly adheres to standard procedures in entering into contracts and fulfilling financial obligations.

"RD Elmer Decena is very strict in ensuring compliance with Republic Act No. 12009, or the New Government Procurement Act. In fact, he has sent personnel to trainings conducted by the Government Procurement Policy Board (GPPB) to ensure proper understanding and effective implementation of the new procurement

law," De Quiros explained. To further prevent any irregularities in the use of public funds, LTO IV-A is set to establish a Regional Anti-Corruption Task Group as one of its priority initiatives this year. The task group will conduct routine and surprise inspections, as well as audits, to ensure that office-based and field personnel observe proper conduct while on duty.

"The Regional Anti-Corruption Task Group will be involved in inspecting our offices, including surprise inspections and audits. This also includes the introduction of body-worn cameras to ensure that apprehensions are properly documented," De Quiros said.

He also reminded the public of the impor-

tant room, for emergency roadside assistance" added Capistrano. MPT South holds the concession for the 18-kilometer Cavite-Laguna Expressway (CALAX); the 14-kilometer Manila-Cavite Toll Expressway (CAVITEX); and the CAVITEX C5 Link Segment. These are ongoing projects that will soon be interconnected and will shorten the travel time from Metro Manila to Cavite and Laguna by 45 minutes. For more travel tips going to South, follow MPT South's tourism page @biyahengsouth on Facebook and TikTok!

Metro Pacific Tollways South is a subsidiary of the Metro Pacific Tollways Corporation (MPTC), the toll road development arm of Metro Pacific Investments Corporation. Aside from the CAVITEX and Cavite-Laguna Expressway (CALAX) network in the South of Manila, MPTC's portfolio includes the concessions for the North Luzon Expressway (NLEX), the Subic-Clark Tarlac Expressway (SCTEX), the NLEX Connector Road, and the Cebu-Cordova Link Expressway (CCLEX) in Cebu.

For inquiries about this press release please email us at: corp-comm@mptsouth.com

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PGC Delivers Health Services to Indang Community

On January 15, 2026, the Provincial Government of Cavite (PGC) conducted a Medical and Dental Mission in Brgy. Buna Lejos 1, Indang, Cavite, delivering free healthcare services to 542 beneficiaries.

The health activity delivered 332 medical consultations and 53 dental services, along with diagnostic procedures including 95 fasting blood sugar (FBS) tests, 32 ECGs, and 30 X-ray examinations.

Medical and dental doctors from Gen. Emilio

Aguinaldo Memorial Hospital (GEAMH), in collaboration with the AMIGA District Hospital team, led the provision of health services, with assistance from Barangay Health Workers (BHWs) to ensure the smooth conduct of the mission.

The event was supported and graced by 7th District Board Member Aldrin Anacan, highlighting the local government's continued efforts to bring accessible and quality healthcare services closer to Cavite communities. — R. Dones

ERRATUM

This is to correct the error made in the publication of **NOTICE OF EXTRA-JUDICIAL FORECLOSURE** filed by **BDO UNIBANK INC.**, versus **SPS. CHARMAINE A. QUINDOZA and DANTE P. QUINDOZA** published in **STRAIGHT NEWS PUBLISHING** dated **July 16, 23 & 20, 2025**. In the tech. terms it should be read as 3030.28M and 0.82M and not as published.

Straight News Publishing:
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SMC among the highest-ranked Filipino firms in Forbes' World's Best Employers list

Conglomerate San Miguel Corporation (SMC) landed as among the top-ranked Filipino firms in American business magazine Forbes' annual list of the World's Best Employers, which includes 800 firms from some 57 countries.

SMC landed number 174 overall, and is one of just two firms based in the Philippines—along with fast-food giant Jollibee Foods—to make it within the top 200.

The survey, compiled for the past six years by Forbes, was conducted together with its partner, Statista.

According to Forbes, Statista surveyed some 150,000 full-time

and part-time workers from 57 countries working for multinationals and institutions, to determine which of these firms excel in key areas such as corporate impact and image, talent development, gender equality, and social responsibility.

"It's a major honor for us at San Miguel to be included in such a list, and to be ranked within the top 200 in the world, and one of the very best in the Philippines. We're also very proud to stand together with other Filipino companies who have emerged as among the best in the world in advancing the welfare of employees and workers," SMC President and Chief Executive Officer Ramon S. Ang, said.

"For all the time I have been in SMC, and for most of its 132-year histo-

ry, "malasakit" has been the core foundation of our corporate values. We look out for the welfare of our employees, partners, stakeholders, communities. On the part of our employees, the company's malasakit towards them also means they show malasakit for the company."

Ang added that apart from compensation and benefits, SMC also implements various programs to help employees hone their skills, maintain their health, advance in their careers, as well as pursue their passions. Assistance during times of need is also a hallmark of "the SMC way", Ang said.

Throughout the COVID-19 global pandemic, SMC not only extended extraordinary assistance to the country, but also to

its employees.

SMC was the first Filipino company to build a dedicated RT-PCR testing laboratory for its workforce at the start of the pandemic. It also guaranteed the full salaries and benefits of employees and workers in its nationwide network, through the most difficult and uncertain periods of the pandemic when most businesses lost income.

SMC also invested in putting in place additional health and safety protocols for employees, to ensure the continued delivery of essential goods and services to the public.

For its support workers, SMC launched several initiatives, including providing interest-free loans with easy payment schemes, so they can buy alternative modes of transportation such as bicycles

and motorcycles.

SMC also converted a part of its grounds at its head office complex for an urban farming project to augment the income and food supplies of repair and maintenance and security workers. The company partnered with the School for Experiential and Entrepreneurial Development (SEED) Philippines to train workers in urban farming.

Ultimately, SMC allotted P1 billion to procure COVID-19 vaccines and set up numerous vaccination centers nationwide, for its over 70,000 employees and extended workforce and their families, even as it also donated significant resources—including the expertise of over 100 healthcare practitioners it hired—to support the national vacci-

nation effort.

Meanwhile, according to Forbes, the surveys conducted to determine the World's Best Employers, were all anonymous, in order to allow participants to share their opinions openly.

"Respondents were asked to rate their willingness to recommend their own employers to friends and family. They were also asked to evaluate other employers in their respective industries that stood out either positively or negatively. Participants were asked to rate the companies on aspects such as economic impact and image, talent development, gender equality and social responsibility," Forbes said in the opening statements of the list, published on www.forbes.com.

Ms. Choa shared

Aboitiz Foods completes the acquisition of Diasham Resources to expand Specialty Nutrition Business' Regional Reach

Aboitiz Equity Ventures, Inc.'s ("AEV") food group, Aboitiz Foods, through its subsidiary Gold Coin Management Holdings Pte. Ltd. ("GCMH"), announces the completion of the acquisition of Diasham Resources Pte. Ltd. ("Diasham"), a Singapore-based manufacturer and distributor of high-quality animal nutrition and health solutions.

Conditions have been completed for the full equity acquisition of Diasham, which significantly expands Aboitiz Foods' specialty nutrition portfolio and strengthens its manufacturing capabilities. The final consideration is subject to customary clos-

ing adjustments, including cash, debt-like items, and working capital.

With nearly five decades of expertise, Diasham is well-regarded for its high-quality solutions, including feed additives, water-soluble products, injectables, and liquid products, serving a broad customer base across the Asia-Pacific region. It has established distribution networks in key markets—including Thailand, Indonesia, China, Hong Kong, South Korea, Taiwan, Philippines, Vietnam, Malaysia, and Bangladesh—bolstering Aboitiz Foods' regional footprint.

"This acquisition gives us a more complete range of products and solutions to offer our customers across the region," said Tristan Aboitiz, President and CEO of Aboitiz Foods. "Diasham has built a strong legacy and developed deep customer relationships over many decades; factors that mattered very much in our decision to engage in this transaction. We look forward to carrying on the legacy and to working with the talented team at Di-

asham to continue to enhance the ways in which we add value to our customers' businesses across the region."

This acquisition builds on Aboitiz Foods' successful expansion in

PGC Conducts Medical and Dental Mission in Kawit

The Provincial Government of Cavite (PGC), through the collaborative efforts of the Office of the Provincial Governor and the Office of the Provincial Health Officer, successfully conducted a medical and dental mission in Brgy. Magdalo, Poto, Kawit on January 6, 2026, delivering free healthcare services to a total of 425 residents.

The activity provided essential health interventions, with 350 residents receiving medical check-ups, 49 availing of dental extractions, and 26 underwent electrocardiogram (ECG) examinations. Free medicines were also distributed to beneficiaries. Medical and

Asia, following its initial international investment in Vietnam over a decade ago and the 2018 acquisition of GCMH, which now represents the company's largest operations outside the Philippines.

The mission was made possible through the combined efforts of the provincial government, healthcare practitioners, and the barangay officials led by Brgy. Chairperson Francis V. Fernandez, ensuring the smooth and efficient delivery of services.

This health initiative reaffirms the Provincial Government of Cavite's commitment to bringing accessible, responsive, and quality healthcare services closer to communities - R. Dones

Year-ender Message: Face 2026 with Readiness & Resolve



Profriends ended the year with a meaningful gathering of valued stakeholders in separate occasions – for its sales networks, contractors, outsourced personnel, and employees - as President Kathleen Choa shared a message of gratitude, partnership, and renewed commitment to the families we serve. "What we have achieved this year is because of your passion and belief in our mission," she shared.

She highlighted how Profriends communities in Cavite and Iloilo continue to grow alongside the surrounding townships. In Cavite, particularly in General Trias and in Tanza, and in Pavia, Iloilo, expanding opportunities for work, business, and recreation are helping families enjoy more complete and convenient lifestyles. This year also marked the warm welcome of more kapitbahays into our communities.

Ms. Choa shared

that Profriends is strengthening its reach in international markets, especially among OFWs. Many of our homeowners come from OFW families who trust Profriends to provide safe and nurturing homes for their loved ones while they work abroad.

Looking ahead, she acknowledged that 2026 may bring challenges, but emphasized that Profriends remains focused on serving families and helping protect and grow the value of their hard-earned investments.

The annual appreciation for sales networks honored the top performing partners, most of whom have been with Profriends for most of its 26 years and celebrated stories of lives changed, with many now homeowners themselves. Messages of gratitude were also given to contractors and outsourced personnel for the hardwork and dedication they have put in. For the employees, a run-

down of accomplishments were mentioned, apt for the projects running up in 2026.

Ms. Choa's messages ended with a renewed commitment to move forward together, with readiness, resolve, and a shared purpose to foster collaborative relationships that truly make a difference. "With this, I invite everyone: let us face the challenges ahead with confidence, unity, and a renewed commitment to building communities that endure," ended Ms. Choa.

Since its inception in 1999, Profriends has delivered more than 64,000 homes in Cavite and Iloilo to uplift the lives of the families it serves. Its on-going projects include Lancaster New City, Miracra Estates – Tanza, Westwind at Lancaster New City, Minami Residences, Parc Regency Villas, and Monticello Intimo.



LTO reiterates call to avoid engaging with fixers

CALAMBA CITY, Laguna (PIA) – The Land Transportation Office (LTO) in Calabarzon has reiterated its appeal to the public to refrain from transacting with fixers, stressing that dealing with unauthorized individuals puts applicants at risk of fraud.

In an interview with the Philippine Information Agency CALABARZON, LTO CALABARZON Legal Officer Patrick Peter Pol De Quiros emphasized that all its frontline services, such as driver's license applications and renewals, vehicle registration, and other transactions, are processed only through official channels and personnel inside LTO offices.

"Fixers have no authority to transact on behalf of the LTO. Engaging with

them exposes the public to possible scams, overcharging, and invalid documents," De Quiros said.

LTO then noted that the crackdown on fixers forms part of the agency's Seven Point Agenda, particularly its zero-tolerance stance on corruption to ensure clean, honest, and efficient public service.

"Number one in the 7-point agenda is zero corruption and non-appearance, which is a strict ban on fixers and personal transactions. Its goal is to ensure that all systems go through the correct process and are free from irregularities," the legal officer stated.

The agency also continues to address the problem of fixers through intensified information and education campaigns

aimed at informing the public about legitimate procedures and official transaction channels.

De Quiros then reminded the public that dealing with fixers may result in penalties, including the cancellation of licenses or registrations obtained through illegal means, aside from possible criminal liability.

This year, reforms will also be continuously implemented to simplify procedures, reduce processing time, and eliminate opportunities for corruption, including the use of online appointment systems, digitized records, randomized inspection within LTO offices, and publication of clear step-by-step guidelines posted in offices and official platforms.